

**SPECIAL WARRANTY DEED**

11/14/06 9:31:22  
BK 544 PG 240  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**THIS INDENTURE**, made and entered into on this **1st day of November, 2006** by and between **Hospitality Federal Credit Union**, party of the first part, and **Charles W. Parker, Jr.** party of the second part,

**WITNESSETH:** That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of **DeSoto**, State of Mississippi:

Lot 6, County Home Estates Subdivision, In Section 2, Township 3 South, Range 8 West, as shown on Plat of Record in Plat Book 31, Page 39A, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to party of the first part by Substitute Trustee's Deed of record in Book 540, Page 274 in the Chancery Clerk's Office of DeSoto County, Mississippi.

This conveyance is made subject to Subdivision Restrictions, Building Lines and Easements of record in Plat Book 31, Page 39-A of record in the Chancery Clerk's Office of DeSoto County, Mississippi.

**TO HAVE AND TO HOLD** the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

The Seller makes no representations or warranties, of any kind whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property. Buyer assumes all taxes owed and due for the current year and takes title subject to any all encumbrances, easements, liens, or exceptions filed in the Office of the Chancery Clerk of Jackson County, Mississippi. This deed was prepared without the benefit of a title search.

The said party of the first part does hereby covenant with the said party of the second part that they are lawfully seized in fee of the aforescribed real estate; that they have a good right to sell and convey the same; that the same is unencumbered, except as set forth above and except for: **2006 DeSoto County, 2006 City of Hernando real estate taxes not yet due and payable which party of the second part assumes and agrees to pay** and that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their gender and number according to the context hereof.

IN WITNESS WHEREOF the undersigned has caused this instrument to be executed by and through its duly authorized officers the day and year first written above.

**Hospitality Federal Credit Union**

BY: 

Title: OPERATIONS MANAGER

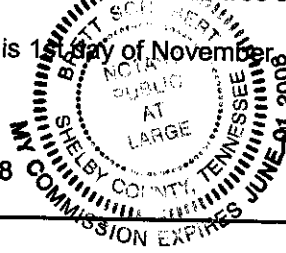
Prepared

## STATE OF TENNESSEE, COUNTY OF SHELBY

Personally appeared before me, a Notary Public in and for said State and County, duly commissioned and qualified personally appeared **Mike Rhea, Operations Manager, respectively of Hospitality Federal Credit Union**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the **Operations Manager** of Hospitality Federal Credit Union, and the within bargainer; and that he as such, being duly authorized to do so, executed the foregoing for the purposes therein contained, by subscribing thereto the name of the said company by himself as the **Operations Manager** and that he further acknowledge that he executed said instrument as his free act and deed and as the free act and deed of Hospitality Federal Credit Union.

WITNESS my hand, at office, this 1st day of November, 2006.

My Commission Expires: 06/01/08



Notary Public

Property Address:

905 Reed Road  
Hernando, MS 38632

Grantor:

Hospitality Federal Credit Union  
5100 Poplar, Suite 214  
Memphis, TN 38137  
Phone: (901) 684-7249

Grantee:

Charles W. Parker, Jr.  
325 Flushing Cove  
Hernando, MS 38632  
(662) 280-4002

Mail Tax Bills to:

(Person or Agency responsible for  
payment of taxes)

Charles W. Parker, Jr.  
325 Flushing Cove  
Hernando, MS 38632

Parcel ID No.: 3.08.1.02.01.0.00006.00

TG# 2094465 - CTIC

Return to:

Brett A. Schubert  
Apperson, Crump & Maxwell, PLC  
6000 Poplar Avenue, Suite 400  
Memphis, TN 38119

I, or we, hereby swear or affirm that to the best of affiant's information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$148,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 1st day of November, 2006.

Notary Public

My Commission Expires: 06/01/08

Prepared by:

Brett A. Schubert  
Apperson, Crump & Maxwell, PLC  
6000 Poplar Avenue, Suite 400  
Memphis, TN 38119  
(901) 756-6300

